

adding new rules developed through history database record analysis techniques to the dictionary database.

37. A method in accordance with claim 36, additionally comprising the step of attempting to complete such requests using information obtained from the wallet database through the use of rules obtained from the dictionary database applied using fuzzy logic techniques.

38. A method in accordance with claim 37, additionally comprising the step of adding any new rules developed through fuzzy logic techniques to the dictionary database, and giving positive or negative feedback to the fuzzy logic system in accordance with its performance.

39. A method in accordance with claim 38, additionally comprising the step of validating the source of the request.

40. a method in accordance with claim 39, additionally comprising the step of validating the user's identification.

41. A method in accordance with claim 34, additionally comprising the steps of establishing a dictionary database containing rules associating non-personal identifiers with specific data fields within requests; and attempting to complete such requests using information obtained from the wallet database through the use of rules obtained from the dictionary database applied using fuzzy logic techniques.

42. A method in accordance with claim 41, additionally comprising the step of adding any new rules developed through fuzzy logic techniques to the dictionary database, and giving positive or negative feedback to the fuzzy logic system in accordance with its performance.

43. A method in accordance with claim 42, additionally comprising the step of validating the source of the request.

44. a method in accordance with claim 43, additionally comprising the step of validating the user's identification.

45. A system for complying with requests for information received from a network and directed to a user using personal information obtained from a suitable source, said system comprising:

a data flow monitor interposed between the network and the user that intercepts such requests;

a wallet system that, on receipt of a non-personal identifier, can obtain corresponding personal information of one or more users;

a history database containing at least some previously-completed and user-validated requests in which at least some of the personal information is replaced by the non-personal identifiers to at least partly depersonalize the requests;

a request completion system coupled directly or indirectly to the above elements that accepts such requests, that attempts to fulfill such requests using information obtained from the wallet system through the use of history database records of one or more previously completed, validated copies of the same type of request, and also through asking the user to complete all or those portions of requests not automatically completed and to validate all or those portions of requests automatically completed;

said request completion system further including a completed request analysis engine that can add completed, user verified, and at least partly depersonalized requests to the history database.

46. A system in accordance with claim 45 to which is added

a dictionary database containing rules governing what information, identified by non-personal identifiers, goes where in particular types of requests;

wherein the request completion system also attempts to fulfill such requests using information obtained from the wallet system through the use of rules obtained from the dictionary database specifically applicable to a particular type of request.

47. A system in accordance with claim 46

wherein the request completion system's completed request analysis engine also validates new sets of rules developed through history database request analysis and user validation with respect to a particular type of request, thereby developing from the history database new rules for inclusion in the dictionary database.

48. A system in accordance with claim 47

wherein the request completion system also attempts to fulfill such requests using information obtained from the wallet system through the use of rules obtained from the dictionary database applied using fuzzy logic techniques.

49. A system in accordance with claim 48

wherein the request completion system's completed request analysis engine also validates new sets of rules developed through fuzzy logic analysis of existing rules, and this engine also can give positive or negative training feedback to the fuzzy logic system in accordance with its performance as accepted or corrected by users.

50. A system in accordance with claim 49 which further includes a validation program coupled to the data flow monitor that determines and validates the source of the request.

51. A system in accordance with claim 50

wherein the validation program also determines and validates the user's identification.

52. A system in accordance with claim 45 to which is added

a dictionary database containing rules governing what information, identified by non-personal identifiers, goes where in requests;

and wherein the request completion system also attempts to fulfill such requests using information obtained from the wallet system through the use of rules obtained from the dictionary database applied using fuzzy logic techniques.

53. A system in accordance with claim 52

wherein the request completion system's completed request analysis engine also validates new sets of rules developed through fuzzy logic analysis of existing rules and history database request analysis, and this engine also can give positive or negative training feedback to the fuzzy logic system in accordance with its performance as accepted or corrected by users.

54. A system in accordance with claim 53 which further includes

a validation program coupled to the data flow monitor that determines and validates the source of the request.

55. A system in accordance with claim 54

wherein the validation program also determines and validates the user's identification.

56. A method for automatically complying with requests for information received from a network and directed to a user using personal information comprising the steps of:

establishing a history database where user validated, completed requests may be kept with at least some personal information replaced by non-personal identifiers to at least partly depersonalize the requests;

monitoring the flow of data between the network and the user and intercepting such requests for information;

attempting to complete such requests using the personal information through the use of history database records of one or more completed, validated copies of the same type of request, and through asking the user to complete all or those portions of a request not automatically completed and to validate all or those portions of a request automatically completed; and

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